

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PATRICE A GALLAGHER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Repondents.

Case No.:12-22291

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 27, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/30/2012 and confirmed on 6/12/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		76,472.00
Less Refunds to Debtor	1.91	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>76,470.09</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,921.00	
Trustee Fee	2,741.78	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>5,662.78</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	GREEN TREE SERVICING LLC Acct: 3116	0.00	0.00	0.00	0.00
	SOUTHWEST GREENSBURG BOROUGH Acct: XXXXXXXX1-12	446.39	446.39	155.87	602.26
	SANTANDER CONSUMER USA** Acct: 5123	8,563.41	8,563.41	1,386.24	9,949.65
	DITECH FINANCIAL LLC Acct: 6728	0.00	36,498.57	0.00	36,498.57
	BANK OF AMERICA** Acct: 0319	455.52	455.52	0.00	455.52
	DITECH FINANCIAL LLC Acct: 6728	22,350.86	22,350.86	0.00	22,350.86
	BANK OF AMERICA** Acct: XXX0319	0.00	0.00	0.00	0.00
					<b>69,856.86</b>

Priority					
	EDGARDO D SANTILLAN ESQ Acct:	0.00	0.00	0.00	0.00
	PATRICE A GALLAGHER Acct:	0.00	0.00	0.00	0.00
	PATRICE A GALLAGHER Acct:	1.91	1.91	0.00	0.00
	PROSTKO & SANTILLAN LLC** Acct:	1,921.00	1,921.00	0.00	0.00
	EDGARDO D SANTILLAN ESQ Acct:	0.00	0.00	0.00	0.00
	EDGARDO D SANTILLAN ESQ Acct:	0.00	0.00	0.00	0.00
	SANTILLAN LAW FIRM PC Acct:	1,000.00	1,000.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 0263	615.50	615.50	0.00	615.50
					<b>615.50</b>

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	NCO FINANCIAL SYSTEMS INC(*)++ Acct: XXXX4599	0.00	0.00	0.00	0.00
	ECMC(*) Acct: 0263	7,509.71	266.25	0.00	266.25
	AES (AMERICAN EDUCATION SRVCS) Acct: XXXXXXXXXXXXXXX0006	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 9359	773.53	27.42	0.00	27.42
	NCO FINANCIAL SYSTEMS INC(*)++ Acct: XXXX4601	0.00	0.00	0.00	0.00
	NCO FINANCIAL SYSTEMS INC(*)++ Acct: XXXX4600	0.00	0.00	0.00	0.00
	NCO FINANCIAL SYSTEMS INC(*)++ Acct: XXXX4602	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 8155	1,121.48	39.76	0.00	39.76
	RUI CREDIT SERVICES Acct: XXX8659	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 0263	42.74	1.52	0.00	1.52
					<hr/> 334.95

TOTAL PAID TO CREDITORS

70,807.31

TOTAL

CLAIMED 615.50

PRIORITY 31,816.18

SECURED 9,447.46

Date: 06/27/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

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Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-22291

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Patrice A. Gallagher  
DebtorCase No. 12-22291-GLT  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
Form ID: pdf900Page 1 of 2  
Total Noticed: 28

Date Rcvd: Jun 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2017.

db +Patrice A. Gallagher, 725 Sidney Street, Greensburg, PA 15601-4142  
 cr +Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Blvd, Suite 100,  
 Woodland Hills, CA 91364-6207  
 cr ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 13384793 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
 13399161 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147  
 13368876 +Aes/pheaa-keycon, 1200 N 7th St, Harrisburg, PA 17102-1419  
 13397176 BANK OF AMERICA, N.A. - ETAL, Bank of America, N.A., P.O. Box 660933,  
 Dallas, TX 75266-0933  
 13397177 BANK OF AMERICA, N.A. SUCCESSOR - ETAL, Bank of America, N.A., P.O. Box 660933,  
 Dallas, TX 75266-0933  
 13368877 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285  
 13544038 +Bank of America, N.A., c/o KML Law Group P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 13397180 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13455113 Bank of America, N.A., c/o Prober & Raphael, Attorney for Secured Creditor, P.O. Box 4365,  
 Woodland Hills, CA 91365-4365  
 13368878 +Borough of Southwest Greensburg, c/o Gary A. Falatovisch, Esq., Keystone Commons II,  
 35 West Pittsburgh Street, Greensburg, PA 15601-2323  
 13451542 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 13482758 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  
 13368879 +Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213  
 13368880 +Michael T. McKeever, Esquire, Goldbeck, McCafferty & McKeever,  
 Mellon Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541  
 13368881 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101  
 13368882 Pennsylvania Dept. of Revenue, Bureau of Collections & Taxpayer Service, PO Box 281041,  
 Harrisburg, PA 17128-1041  
 13373638 Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: bankruptcy.bnc@ditech.com Jun 29 2017 00:57:24 DITECH FINANCIAL LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 29 2017 00:59:10  
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
 14647911 E-mail/Text: bankruptcy.bnc@ditech.com Jun 29 2017 00:57:24  
 Ditech Financial LLC f/k/a Green Tree, Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 13660154 E-mail/Text: bankruptcy.bnc@ditech.com Jun 29 2017 00:57:24 Green Tree Servicing LLC,  
 PO Box 0049, Palatine, IL 60055-0049  
 13368883 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 29 2017 00:59:23 Portfolio Rc,  
 Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541  
 13612948 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 29 2017 00:59:23  
 Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541  
 13452881 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 29 2017 00:59:17  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13377665 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 29 2017 00:57:45  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg PA 17128-0946

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC  
 cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
 cr\* GREEN TREE SERVICING LLC, PO BOX 0049, PALATINE, IL 60055-0049  
 13368884 ##+Rui Credit Services In, 225 Broadhollowrd, Melville, NY 11747-4809  
 13368885 ##+Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-N, Dallas, TX 75247-3822

TOTALS: 1, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: jhel  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Jun 28, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 30, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME  
LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Edgardo D. Santillan on behalf of Debtor Patrice A. Gallagher ed@santillanlaw.com,  
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.mycfemail@gmail.com;r53999@notify.bestcase.com  
Edgardo D. Santillan on behalf of Plaintiff Patrice A. Gallagher ed@santillanlaw.com,  
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.mycfemail@gmail.com;r53999@notify.bestcase.com  
Norma Hildenbrand, on Behalf of the United States Trustee by on behalf of U.S. Trustee  
Office of the United States Trustee Norma.L.Hildenbrand@usdoj.gov  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 6